

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION

In re:

JOSEPH M. CINTRON  
TRACY B. CINTRON  
Debtor(s)

Case No. 17-10647-JNP

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/11/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Transferred on 05/11/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,020.72.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,288.02
Less amount refunded to debtor	\$2,288.00

<b>NET RECEIPTS:</b>	<b>\$0.02</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.02
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$0.02</b>
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Attorney fees paid and disclosed by debtor:	\$300.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCARE PED PHYSICIANS OF BU	Unsecured	705.00	NA	NA	0.00	0.00
APEX ASSET MANAGEMENT, LLC	Unsecured	NA	NA	NA	0.00	0.00
CAMDEN COUNTY	Secured	NA	641.55	417.18	0.00	0.00
CAMDEN COUNTY	Secured	418.28	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	5,228.00	NA	NA	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	303.00	390.81	390.81	0.00	0.00
CHASE CARD	Unsecured	26,955.00	NA	NA	0.00	0.00
CITIBANK/GOODYEAR	Unsecured	971.00	NA	NA	0.00	0.00
COMMUNITY POWERED FEDERAL C	Secured	27,054.00	28,584.44	4,780.74	0.00	0.00
DEPARTMENT OF THE TREASURY	Unsecured	NA	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Secured	NA	113,422.38	113,422.38	0.00	0.00
DEPARTMENT OF THE TREASURY	Secured	11,190.00	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	NA	48,627.22	48,627.22	0.00	0.00
DISCOVER BANK	Unsecured	3,966.00	4,171.37	4,171.37	0.00	0.00
FINANCIAL RECOVERIES, INC.	Unsecured	NA	NA	NA	0.00	0.00
IC SYSTEM, INC.	Unsecured	NA	NA	NA	0.00	0.00
KENNEDY HEALTH	Unsecured	394.00	NA	NA	0.00	0.00
LAW OFFICE OF W.J. WINTERSTEIN J	Secured	NA	NA	NA	0.00	0.00
MOORESTOWN DERMATOLOGY	Unsecured	154.00	NA	NA	0.00	0.00
PENNSAUKEN TAX OFFICE	Secured	1,169.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,012.00	6,012.18	6,012.18	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,082.24	1,082.24	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,112.86	2,112.86	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,238.99	3,238.99	0.00	0.00
QUANTUM3 GROUP, LLC	Unsecured	1,325.00	1,456.31	1,456.31	0.00	0.00
ROUNDPOINT MORTGAGE SERVICING	Secured	58,588.00	70,027.29	17,197.69	0.00	0.00
SOUTH JERSEY RADIOLOGY	Unsecured	55.00	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Priority	NA	1,865.25	1,865.25	0.00	0.00
STATE OF NEW JERSEY	Unsecured	NA	241.16	241.16	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$21,978.43	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$113,839.56	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$135,817.99</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$50,492.47	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$50,492.47</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$18,705.92</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$0.02</u>
Disbursements to Creditors	<u>\$0.00</u>

**TOTAL DISBURSEMENTS :** **\$0.02**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/02/2017

By: /s/ Isabel C. Balboa

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.